

The U. S. Department of the Treasury

# **Wants You to Know About a Fast and Safe Way to Receive Your Federal Income Tax Refund**

**DIRECT DEPOSIT** has been available for more than 25 years and is a safe, reliable, and convenient way to receive Federal payments.



IRS *e-file* has been available for more than 15 years. IRS *e-file* in combination with **DIRECT DEPOSIT** provides the fastest and safest way to receive your income tax refund each year.

Statistics prove that IRS *e-file* and **DIRECT DEPOSIT** can ~~fast~~ faster refunds and fewer errors. Recipients who receive their refunds by **DIRECT DEPOSIT** have significantly fewer problems than with a paper check. If a problem does occur, it can usually be resolved in 24 hours, compared with an average of 14 days for a check problem.

With **DIRECT DEPOSIT**, you can avoid undeliverable checks returned to the post office and the possibility of lost, stolen, or forged checks. Each year, more than 100,000 taxpayers have their checks returned as undeliverable due to an incorrect mailing address. You don't have to make a special trip to the bank to cash or deposit your refund or stand in line once you get there. Your refund money will be in your account regardless of your busy schedule, bad weather, illness, or travel.

# Your Choices for Filing Your Taxes

## Options:

1. On your personal computer using tax preparation software.
    - New! Visit the IRS Web site, [www.irs.gov](http://www.irs.gov), to access commercial tax preparation and *e-file* services available FREE to eligible taxpayers.
  2. Through a professional tax preparer.
  3. Over the telephone using TeleFile for eligible taxpayers who receive a TeleFile tax package and have access to a touch-tone phone.
-  Form 1040 – Although IRS *e-file* is the preferred method for filing tax returns, you can still file a paper return.
-  VITA (Volunteer Income Tax Assistance) and TCE (Tax Counseling for the Elderly) sites provide free tax preparation assistance. Call 1-800-829-1040 for your nearest site.

# Your Choices for Receiving Your Refund

-  **DIRECT DEPOSIT** into your account.
-  A check in the mail.

# How You Get Your Refund by Direct Deposit

Indicate on the refund portion of your electronic return or your Form 1040:

1. Your financial institution's routing transit number. Use a check to verify the routing number. If your check is payable through a financial institution different than the one where you have your checking account, do not use the routing number on the check. Instead, contact your financial institution for the correct routing number.
2. Your account number.
3. The type of account you have - Checking or Savings.

Visit the IRS Web site at [www.irs.gov](http://www.irs.gov), and click on "Where's My Refund?"